B1 (Official I	Form 1)(4/1	<b>(0</b> )											
			United S		Bankr		Court				Vol	untary	Petition
Name of De Giese, B	*		er Last, First,	Middle):				of Joint De ese, Daw	ebtor (Spouse n Marie	e) (Last, First	, Middle):		
All Other Na (include man			or in the last 8 e names):	3 years					used by the I maiden, and			years	
Last four dig	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN) No./C	Complete F	(if more	our digits on than one, state	all)	r Individual-	Taxpayer I.I	D. (ITIN) N	Io./Complete EIN
Street Addre 3330 W. Queen C	White Ca	anyon Ro	Street, City, a	nd State)		ZIP Code	33: Qu		Joint Debtor ite Canyo ek, AZ		reet, City, a	nd State):	ZIP Code
C . CD	• 1	Cd D:	· 1 D1 (	· D ·		5242	C	f D: 1-		D.:	f D		85242
Pinal			cipal Place of				Pir	nal	ence or of the	1			
Mailing Add	ress of Deb	tor (if diffe	erent from stre	et addres	s):	am a l		ng Address	of Joint Debt	for (if differe	nt from stre	et address):	
						ZIP Code	e						ZIP Code
Location of I (if different f					<b>'</b>		•						
	• •	Debtor				f Busines	S			of Bankruj Petition is Fi			ch
☐ Corporati ☐ Partnersh ☐ Other (If	al (includes bit D on pagion (include	ge 2 of this es LLC and one of the al	form. LLP) bove entities,	Sing in 1: Rail: Stoc	kbroker nmodity Bro rring Bank	al Estate a 01 (51B) ker  npt Entity if applicab	<b>y</b> le)	defined	er 9 er 11 er 12 er 13 are primarily co	Of C of C of Nature (Check onsumer debts. § 101(8) as		Main Proced etition for R Nonmain Pr	eding Recognition
				unde Cod	er Title 26 o e (the Intern	f the Unite	ed States	1	red by an indivi onal, family, or	household pur	rpose."		
Full Filing			heck one box	)			one box: Debtor is a s	mall business	Cnap debtor as defii	oter 11 Debt ned in 11 U.S.		1).	
Filing Fee attach sign debtor is u Form 3A.	to be paid in led application anable to pay	installments on for the cou fee except in	s (applicable to urt's consideration in installments. I	on certifyi Rule 1006(	ng that the b). See Offici	al Check	Debtor is not if: Debtor's agg are less than all applicable	regate nonco \$2,343,300 (	ness debtor as o entingent liquid amount subject	defined in 11 tage	U.S.C. § 101(a	51D).  owed to inside	ders or affiliates) ee years thereafter).
attach sign	ed application	on for the cou	urt's considerati			в.   📙	Acceptances	of the plan w	vere solicited process. S.C. § 1126(b).		n one or more	classes of cr	reditors,
Debtor es	stimates tha stimates tha be no fund	t funds will t, after any ls available	ation  I be available exempt proper for distribution	erty is ex	cluded and a	administra		es paid,		THIS	S SPACE IS F	FOR COURT	USE ONLY
Estimated Nu 1- 49	amber of Ci 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 S to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Lises	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 S to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Giese, Brian Kenneth Giese, Dawn Marie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Kenneth L. Neeley / James R. Tsockwedyber 2, 2010 Signature of Attorney for Debtor(s) Kenneth L. Neeley / James R. Tschudy Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(4/10)

# **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Brian Kenneth Giese

Signature of Debtor Brian Kenneth Giese

#### X /s/ Dawn Marie Giese

Signature of Joint Debtor Dawn Marie Giese

Telephone Number (If not represented by attorney)

#### December 2, 2010

Date

## Signature of Attorney\*

## X /s/ Kenneth L. Neeley / James R. Tschudy

Signature of Attorney for Debtor(s)

#### Kenneth L. Neeley / James R. Tschudy 25899 / 27039

Printed Name of Attorney for Debtor(s)

## Neeley Law Firm, PLC

Firm Name

3190 S. Gilbert Rd., Suite 5 Chandler, AZ 85286

Address

# Email: info@neeleylaw.com

480.802.4647 Fax: 480.907.1648

Telephone Number

# December 2, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Giese, Brian Kenneth Giese, Dawn Marie

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{v}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

# United States Bankruptcy Court District of Arizona

In re	Brian Kenneth Giese Dawn Marie Giese		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
recruity under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Brian Kenneth Giese
Brian Kenneth Giese
Date: December 2, 2010

Certificate Number: 00555-AZ-CC-013041255



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 17, 2010, at 4:34 o'clock PM EST, Brian Giese received from Advisory Credit Management, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	November 17, 2010	By:	/s/Patricio Ramos
		Name:	Patricio Ramos
		Title:	Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

# United States Bankruptcy Court District of Arizona

In re	Brian Kenneth Giese Dawn Marie Giese		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Dawn Marie Giese
Dawn Marie Giese
Date: December 2, 2010

Certificate Number: 00555-AZ-CC-013041266



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 17, 2010, at 4:34 o'clock PM EST, Dawn Giese received from Advisory Credit Management, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	November 17, 2010	By:	/s/Patricio Ramos
		Name:	Patricio Ramos
		Title	Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

# United States Bankruptcy Court District of Arizona

In re	Brian Kenneth Giese,		Case No		
	Dawn Marie Giese				
-		Debtors	Chapter	13	_
			-		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	127,000.00		
B - Personal Property	Yes	4	271,789.60		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		286,940.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		43,803.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			7,144.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,361.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	398,789.60		
			Total Liabilities	330,743.00	

# United States Bankruptcy Court District of Arizona

District of	Arizona		
Brian Kenneth Giese, Dawn Marie Giese		Case No.	
	Debtors	Chapter	13
statistical summary of certain Li you are an individual debtor whose debts are primarily consumer dease under chapter 7, 11 or 13, you must report all information required.  Check this box if you are an individual debtor whose debts are report any information here.  his information is for statistical purposes only under 28 U.S.C.	lebts, as defined in § 101 uested below.  e NOT primarily consum  § 159.	(8) of the Bankrupt er debts. You are no	cy Code (11 U.S.C.§
Immarize the following types of liabilities, as reported in the Sc	Amount	ı.	
Domestic Support Obligations (from Schedule E)	(	0.00	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	(	0.00	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	(	0.00	
Student Loan Obligations (from Schedule F)		0.00	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		0.00	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		0.00	
TOTAL	(	0.00	
State the following:			
Average Income (from Schedule I, Line 16)	7,14	4.00	
Average Expenses (from Schedule J, Line 18)	4,36	1.00	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,720	0.26	
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column			142,111.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			0.00
4. Total from Schedule F			43,803.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			185.914.00

•	
ln	rρ
111	10

Brian Kenneth Giese, Dawn Marie Giese

Case No.

#### Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

3330 W. White Canyon Rd. Queen Creek, AZ 85242	Fee Simple	С	127,000.00	263,678.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

2273 Sq. Ft. Single Family Residence

Sub-Total > **127,000.00** (Total of this page)

Total > **127,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Brian	Kenneth (	Giese,
	Dawn	Marie Gie	se

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	•			
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	6, 6	Checking Account - Chase	С	248.93
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Savings Account - Southwest Airlines Federal Credit Union	С	173.18
	unions, brokerage houses, or cooperatives.	Custodial Checking Account for Minor Child - Chase - Balance on Filing Date: \$160.00	С	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit with SRP	С	275.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	1 Kitchen Table (\$75), 6 Kitchen Chairs (\$120), 1 Couch (\$300), 2 Living Room Chairs (\$50), 2 Coffee Tables (\$80), 1 End Table (\$20), 2 Living Room Lamps (\$30), 1 Living Room Rug (\$10), 3 Beds (\$200), 2 Nightstands (\$50), 4 Dressers (\$200), 1 Bedroom Lamp (\$10), 3 Sets of Bedding (\$60), Miscellaneous Framed Family Pictures (\$100), 1 Television (\$200), 1 Alarm Clock (\$5), 1 Stove (\$200), 1 Refrigerator (\$250), 1 Washing Machine (\$50), 1 Dryer (\$50), 1 Vacuum Cleaner (\$30)	С	2,090.00
		1 Couch (\$50), 1 Loveseat (\$100), 1 End Table (\$20), 1 Dresser (\$50), 4 Televisions (\$120), 3 Radios (\$35), 1 Stereo (\$150), 1 Alarm Clock (\$5), 1 Vacuum (\$30), 2 Homebuilt Computers (\$350), 1 Laptop Computer (\$75), 1 Fax Machine (\$20), 2 DVD Players (\$60), 1 XBox (\$30), 1 XBox 360 (\$50)	1	1,145.00
5.	Books, pictures and other art	Miscellaneous Books, Magazines, DVDs, CDs	С	250.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	1 Guitar	С	25.00
6.	Wearing apparel.	Miscellaneous Clothing	С	500.00
7.	Furs and jewelry.	Wedding Rings	С	2,000.00
		(Total	Sub-Tota of this page)	al > <b>6,707.11</b>

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

In re	Brian Kenneth Giese
	Dawn Marie Giese

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2 Watches	С	200.00
		Miscellaneous Costume Jewelry	С	25.00
Firearms and sports, photographic, and other hobby equipment.		.270 Hunting Rifle (\$100), 1 Beretta .25 Caliber	С	215.00
Interests in insurance policies.		Term Life Insurance Policy through MetLife	н	0.00
Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy through MetLife	W	0.00
Annuities. Itemize and name each issuer.	X			
Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
other pension or profit sharing		Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan	Н	37,271.49
pians. Give particulars.		Southwest Airlines 401(k) Plan Retirement Account serviced by J.P. Morgan	Н	68,637.97
		Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan	W	57,594.11
			W	74,988.92
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
Accounts receivable.	X			
	Firearms and sports, photographic, and other hobby equipment.  Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Annuities. Itemize and name each issuer.  Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).  11 U.S.C. § 521(c).)  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  Stock and interests in incorporated and unincorporated businesses. Itemize.  Interests in partnerships or joint ventures. Itemize.  Government and corporate bonds and other negotiable and	Firearms and sports, photographic, and other hobby equipment.  Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Annuities. Itemize and name each issuer.  Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  Stock and interests in incorporated and unincorporated businesses. Itemize.  Interests in partnerships or joint ventures. Itemize.  Government and corporate bonds and other negotiable and nonnegotiable instruments.	Type of Property  Description and Location of Property  E  Description and Location of Property  Description and Location of Property  E  Description and Location of Property  Description and Location In Passers  Description and In Passers  Description	Type of Property  O NE Description and Location of Property Wife, Joint, or Community  2 Watches  C Miscellaneous Costume Jewelry C 2 Bicycles (\$30), 2 Family Bibles (\$10), 1 Winchester 2.70 Hunting Rifle (\$100), 1 Beretta .25 Caliber Pistol (\$75) Pistol (\$75) Interests in insurance company of each policy and itemize surender or refund value of each.  Annuities. Itemize and name each issuer.  Annuities. Itemize and name each issuer.  Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).  II U.S.C. § 521(e).  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan  Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan  Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan  Southwest Airlines 401(k) Plan Retirement Account were viced by J.P. Morgan

Sub-Total >	238,932.49
(Total of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Brian Kenneth Giese
	Dawn Marie Giese

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N Description and Location of Pro E	Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x		
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x		
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x		
22.	Patents, copyrights, and other intellectual property. Give particulars.	x		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and	2007 Toyota 4Runner SR5 (75K Miles)	С	20,000.00
	other vehicles and accessories.	1998 Toyota Tacoma XtraCab PreRunner Miles)	(195K C	3,500.00
		2007 Yamaha Moto Cross YZ450FW Dirtb	ike C	2,500.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

26,000.00

Sub-Total >

(Total of this page)

In re	Brian Kenneth Giese,
	Dawn Marie Giese

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption		
	1986 Honda CR250R Dirtbike - Not Functional - Parts Value Only	С	100.00		
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment, and supplies used in business.	x				
30. Inventory.	x				
31. Animals.	One Dog	С	50.00		
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	x				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	x				

Sub-Total > 150.00 (Total of this page)

Total >

271,789.60

In re

Brian Kenneth Giese, **Dawn Marie Giese** 

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box) ☐ 11 U.S.C. §522(b)(2)		ount subject to adjustment on 4/1 h respect to cases commenced on	/13, and every three years thereafter or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)  Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 3330 W. White Canyon Rd. Queen Creek, AZ 85242	Ariz. Rev. Stat. § 33-1101(A)	0.00	127,000.00
2273 Sq. Ft. Single Family Residence			
Checking, Savings, or Other Financial Accounts,	Certificates of Deposit		
Checking Account - Chase	Ariz. Rev. Stat. § 33-1126A9	150.00	248.93
Savings Account - Southwest Airlines Federal Credit Union	Ariz. Rev. Stat. § 33-1126A9	150.00	173.18
Security Deposits with Utilities, Landlords, and Or Security Deposit with SRP	ther <u>s</u> Ariz. Rev. Stat. § 33-1126C	275.00	275.00
Household Goods and Furnishings 1 Kitchen Table (\$75), 6 Kitchen Chairs (\$120), 1 Couch (\$300), 2 Living Room Chairs (\$50), 2 Coffee Tables (\$80), 1 End Table (\$20), 2 Living Room Lamps (\$30), 1 Living Room Rug (\$10), 3 Beds (\$200), 2 Nightstands (\$50), 4 Dressers (\$200), 1 Bedroom Lamp (\$10), 3 Sets of Bedding (\$60), Miscellaneous Framed Family Pictures (\$100), 1 Television (\$200), 1 Alarm Clock (\$5), 1 Stove (\$200), 1 Refrigerator (\$250), 1 Washing Machine (\$50), 1 Dryer (\$50), 1 Vacuum Cleaner (\$30)	Ariz. Rev. Stat. § 33-1123	2,090.00	2,090.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous Books, Magazines, DVDs, CDs	<u>es</u> Ariz. Rev. Stat. § 33-1125(5)	250.00	250.00
1 Guitar	Ariz. Rev. Stat. § 33-1125(2)	25.00	25.00
Wearing Apparel Miscellaneous Clothing	Ariz. Rev. Stat. § 33-1125(1)	500.00	500.00
Furs and Jewelry Wedding Rings	Ariz. Rev. Stat. § 33-1125(4)	2,000.00	2,000.00
2 Watches	Ariz. Rev. Stat. § 33-1125(6)	200.00	200.00
Firearms and Sports, Photographic and Other Ho 2 Bicycles (\$30), 2 Family Bibles (\$10), 1 Winchester .270 Hunting Rifle (\$100), 1 Beretta .25 Caliber Pistol (\$75)	bby Equipment Ariz. Rev. Stat. § 33-1125(7)	215.00	215.00
Interests in IRA, ERISA, Keogh, or Other Pension Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan	or Profit Sharing Plans 11 U.S.C. § 522(b)(3)(C)	100%	37,271.49

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

In re Brian Kenneth Giese, **Dawn Marie Giese** 

Case No.
----------

# Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Southwest Airlines 401(k) Plan Retirement Account serviced by J.P. Morgan	11 U.S.C. § 522(b)(3)(C)	100%	68,637.97
Southwest Airlines Profit Sharing Plan Retirement Account serviced by J.P. Morgan	11 U.S.C. § 522(b)(3)(C)	100%	57,594.11
Southwest Airlines 401(k) Plan Retirement Account serviced by J.P. Morgan	11 U.S.C. § 522(b)(3)(C)	100%	74,988.92
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2007 Toyota 4Runner SR5 (75K Miles)	Ariz. Rev. Stat. § 33-1125(8)	4,671.00	20,000.00
1998 Toyota Tacoma XtraCab PreRunner (195K Miles)	Ariz. Rev. Stat. § 33-1125(8)	3,500.00	3,500.00
Animals One Dog	Ariz. Rev. Stat. § 33-1125(3)	50.00	50.00

Total: 252,568.49 395,019.60 In re

Brian Kenneth Giese, **Dawn Marie Giese** 

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	L	Е	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx7981			Opened 10/19/05 Last Active 6/21/10	┑	A T E D			
First Horizon Home Loans 4000 Horizon Way Irving, TX 75063		С	Mortgage - 1st Deed of Trust 3330 W. White Canyon Rd. Queen Creek, AZ 85242 2273 Sq. Ft. Single Family Residence		5			
			Value \$ 127,000.00	1			209,215.00	82,215.00
Account No. xxxx5066  First Tennessee Bank Po Box 84 Memphis, TN 38101		С	Opened 10/17/05 Last Active 10/01/10  Mortgage - 2nd Deed of Trust  3330 W. White Canyon Rd. Queen Creek, AZ 85242  2273 Sq. Ft. Single Family Residence  Value \$ 127.000.00				54,463.00	54,463.00
Account No. xxxxxx-xxxxx8606			Opened 4/11/07 Last Active 10/01/10				,	,
Hsbc / Yamaha 90 Christiana Road New Castle, DE 19720		н	Purchase Money Security Interest 2007 Yamaha Moto Cross YZ450FW Dirtbike					
	_		Value \$ 2,500.00				7,933.00	5,433.00
Account No. A7 000L 0009 01  San Tan Heights HOA 8360 E. Via De Ventura Suite 100, Bldg. L Scottsdale, AZ 85258		С	10/2005 Mortgage - HOA 3330 W. White Canyon Rd. Queen Creek, AZ 85242 2273 Sq. Ft. Single Family Residence Value \$ 127.000.00				0.00	0.00
continuation sheets attached		<u> </u>	121,000.00	L Sub this			271,611.00	142,111.00

In re	Brian Kenneth Giese,		Case No.	
	Dawn Marie Giese			
-		Debtors	,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	D E B	Hus H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZHLZGEZ	ŀ	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx0001			Opened 7/06/07 Last Active 10/21/10  Purchase Money Security Interest	Ť	T E D			
Toyota Financial Services PO Box 8026			-					
Cedar Rapids, IA 52409-8026		С	2007 Toyota 4Runner SR5 (75K Miles)					
			Value \$ 20,000.00				15,329.00	0.00
Account No.			Value \$	-				
Account No.	╅	$\dashv$	value φ		_	H		
			Value \$					
Account No.	╁	$\forall$	value φ					
			Value \$					
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets atta		to	S (Total of t	ubt his			15,329.00	0.00
Schedule of Creditors Holding Secured Claim	S		(10tai oi ti		ota		000 040 00	440.444.00
			(Report on Summary of Sc				286,940.00	142,111.00

In re

Brian Kenneth Giese, **Dawn Marie Giese** 

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

# ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Brian Kenneth Giese,
Dawn Marie Giese

Case No.		

**Debtors** 

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) For Notification Purposes Only Account No. **Arizona Department of Revenue** 0.00 **Special Operations Section** 1600 W. Monroe, Room 720 C Phoenix, AZ 85007-2612 0.00 0.00 For Notification Purposes Only Account No. Internal Revenue Service 0.00 **Centralized Insolvency Operations** PO Box 21126 C Philadelphia, PA 19114-0326 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00

0.00

0.00

0.00

Total

(Report on Summary of Schedules)

•			
In re	Brian Kenneth Giese,		
111 10	•		
	Dawn Marie Giese		
_			

Case No	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	DZLLQDLD	I T	-	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-0686			Opened 1/28/07 Last Active 10/01/10	N T	D A T		t	
Barclays Bank / Juniper Card Services PO Box 8801 Wilmington, DE 19899-8801		Н	Credit Card		E D			2,904.00
Account No. xxxx-xxxx-xxxx-2256			Opened 1/29/07 Last Active 8/16/10		Г	r	$\dagger$	
Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374		С	Credit Card					6,605.00
Account No. xxxx-xxxx-xxxx-5381			Opened 12/01/06 Last Active 10/21/10		H	H	+	·
Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374		С	Credit Card					4,500.00
Account No. xxxx-xxxx-6729			Opened 7/10/07 Last Active 9/16/10		Г	T	1	
Citibank PO Box 6241 Sioux Falls, SD 57117		С	Credit Card					8,607.00
				l Sub-	tota	L	+	0,007.00
continuation sheets attached			(Total of t					22,616.00

In re	Brian Kenneth Giese,	Case No.
	Dawn Marie Giese	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CON	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	Η	P U T	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8390			Opened 2/12/08 Last Active 8/25/10	Т	ΙE		
Citibank 100 Citibank Drive San Antonio, TX 78245		С	Credit Card		D		2,994.00
A cooper No. www. www. 9740	┞	┝	Opened 7/10/07 Leet Active 9/16/10	+	┝	$\vdash$	
Account No. xxxx-xxxx-xxxx-8749  GE Money Bank Bankruptcy Department PO Box 103106 Roswell, GA 30076		С	Opened 7/10/07 Last Active 8/16/10 Unsecured Personal Line of Credit				
							11,789.00
Account No. xxxxxx-xx-xxx691-2	┢		Opened 5/02/06 Last Active 9/01/10	+			
HFC PO Box 3425 Buffalo, NY 14240		н	Unsecured Personal Line of Credit				
							6,404.00
Account No.							
Account No.							
Sheet no. 1 of 1 sheets attached to Schedule of	_	_		Subt	tota	1	Aa= c=
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	21,187.00
					ota		40.000.00
			(Report on Summary of So	chec	lule	es)	43,803.00

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l n	ra
111	10

Brian Kenneth Giese, Dawn Marie Giese

Case No.

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Sprint Nextel Bankruptcy Department PO Box 7949 Overland Park, KS 66207-0949 **Cell Phone Contract** 

In re	Brian Kenneth Giese, Dawn Marie Giese

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	Brian Kenneth Giese
n re	Dawn Marie Giese

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	TS OF DEBTOR A	AND SPO	OUSE		
	RELATIONSHIP(S):	A	GE(S):			
Married	Daughter		10			
	Son		14	an arran		
Employment:	DEBTOR	F:: 1 . A		SPOUSE		
	rcraft Maintenance Technician	Flight A				
	outhwest Airlines	Southw		lines		
<u> </u>	Years	18.5 Yea				
	D Box 36611 allas, TX 75235	PO Box Dallas,		35		
	pjected monthly income at time case filed)	1		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)		\$	5,921.00	\$	3,799.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
2 CHRTOTAL			Φ.	E 004 00	Ф.	2 700 00
3. SUBTOTAL			<b>&gt;</b> —	5,921.00	\$	3,799.00
4 LEGG DAVIDOLL DEDUCTIONS						
4. LESS PAYROLL DEDUCTIONS			ď	725.00	¢	486.00
<ul><li>a. Payroll taxes and social securit</li><li>b. Insurance</li></ul>	у		\$ <u> </u>	735.00 157.00	\$ \$	60.00
c. Union dues			φ —	76.00	\$ <del></del>	35.00
	etailed Income Attachment		Φ	484.00	\$ <del></del>	543.00
d. Other (Specify)	staned income Attachment		Ψ	404.00	Ψ	343.00
5. SUBTOTAL OF PAYROLL DEDU	CTIONS		\$	1,452.00	\$	1,124.00
6. TOTAL NET MONTHLY TAKE H	OME PAY		\$	4,469.00	\$	2,675.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed	statement)	\$	0.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support production dependents listed above	payments payable to the debtor for the debtor's	use or that of	\$	0.00	\$	0.00
11. Social security or government assist	stance					
(Specify):			\$	0.00	\$	0.00
<u> </u>			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$	4,469.00	\$	2,675.00
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from I	ine 15)		\$	7,144.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **NONE.** 

In re Dawn Marie Giese

Debtor(s)

# $\frac{SCHEDULE\ I-CURRENT\ INCOME\ OF\ INDIVIDUAL\ DEBTOR(S)}{Detailed\ Income\ Attachment}$

# Other Payroll Deductions:

401K Contribution	\$ 159.00	\$ 0.00
401K Loan (Ends 10/2015)	\$ 323.00	\$ 0.00
Charitable Contribution	\$ 2.00	\$ 0.00
401K Deduction	\$ 0.00	\$ 182.00
401K Loan (Ends 02/2015)	\$ 0.00	\$ 325.00
Parking	\$ 0.00	\$ 36.00
Total Other Payroll Deductions	\$ 484.00	\$ 543.00

In re

Brian Kenneth Giese Dawn Marie Giese

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⊢	$\mathbf{I}$	1118	,

Case No.

<b>SCHEDULE J - CURRENT</b>	EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	168.00
c. Telephone	\$	90.00
d. Other See Detailed Expense Attachment	\$	265.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	1,100.00
5. Clothing	\$	260.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	400.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	56.00
c. Health	\$	0.00
d. Auto	\$	132.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other HOA	\$	75.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	415.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,361.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
NONE.		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	7,144.00
b. Average monthly expenses from Line 18 above	\$	4,361.00
c. Monthly net income (a. minus b.)	\$	2,783.00

Debtor(s)	

Case No.

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

# **Other Utility Expenditures:**

Gas	\$ 45.00
Internet	\$ 60.00
Cell Phone Required for Work (Unreimbursed)	\$ 160.00
Total Other Utility Expenditures	\$ 265.00

# **Other Expenditures:**

Education & Extra-Curricular Expense for Minor Children	\$	125.00
Pet Care	<u> </u>	25.00
Assistance for Eldery mother with MS	<u> </u>	25.00
Purchase of Tools Required for Work (Unreimbursed)		40.00
Emergency/Contingency Expense		200.00
Total Other Expenditures	\$	415.00

# United States Bankruptcy Court District of Arizona

enneth Giese Iarie Giese	Case No.		
 Debtor(s)	Chapter	13	
Debtor(s)	Chapter	13	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perj sheets, and that they are true and correc		ad the foregoing summary and schedules, consisting of 2 y knowledge, information, and belief.	1
Date	December 2, 2010	Signature	/s/ Brian Kenneth Giese Brian Kenneth Giese Debtor	
Date	December 2, 2010	Signature	/s/ Dawn Marie Giese Dawn Marie Giese Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# **United States Bankruptcy Court** District of Arizona

In re	Brian Kenneth Giese Dawn Marie Giese		Case No.	
		Debtor(s)	Chapter	13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$59,922.18</b>	SOURCE (H) 2010 YTD Gross Income
\$40,163.43	(W) 2010 YTD Gross Income
\$116,750.00	2009 Gross Income
\$108,408.00	2008 Gross Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

## 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
Toyota Financial Services
PO Box 8026
Cedar Rapids, IA 52409-8026

DATES OF PAYMENTS Previous 3 Months

AMOUNT PAID **\$1,916.13** 

AMOUNT STILL OWING \$15,329,00

\$15,329.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

# 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

# 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

# 7. Gifts

None 

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **Rock Point Church** 16928 E. Mews Rd. Queen Creek, AZ 85142

RELATIONSHIP TO DEBTOR, IF ANY Church

DATE OF GIFT Monthly

DESCRIPTION AND VALUE OF GIFT **Past Contributions of** Approximately \$800 for 2010. Future Contributions to be at least \$400 per month for an annual total of at least \$4,800

# 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Neeley Law Firm, PLC 3910 S Gilbert Rd, Suite 5 Chandler, AZ 85286

Money Management International 9009 W. Loop S, Suite 700 Houston, TX 77096-1719

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 10/26/2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,269.00 (\$1,995.00 Attorney's Fees, \$274.00 Court Filing Fee)

Monthly Payments from 11/2009 through 11 payments of \$979 for a total 09/2010

of \$10,769

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 2, 2010	Signature	/s/ Brian Kenneth Giese	
			Brian Kenneth Giese	
			Debtor	
Date	December 2, 2010	Signature	/s/ Dawn Marie Giese	
		· ·	Dawn Marie Giese	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# United States Bankruptcy Court District of Arizona

In re	Brian Kenneth Giese Dawn Marie Giese		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DE	ERTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule ompensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	2016(b), I certify that I ago of the petition in bankrupto	am the attorney for ey, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,995.00
	Prior to the filing of this statement I have received			1,995.00
	Balance Due			3,000.00
2. \$	274.00 of the filing fee has been paid.			
3. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	☐ Debtor ☐ Other (specify): <b>To be pa</b>	aid through Chapter 13 I	Plan	
5. <b>I</b>	■ I have not agreed to share the above-disclosed compen	sation with any other persor	unless they are mem	bers and associates of my law firm.
[	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
6. I	n return for the above-disclosed fee, I have agreed to rend	der legal service for all aspec	ts of the bankruptcy c	ase, including:
b c	<ul> <li>Analysis of the debtor's financial situation, and rendering.</li> <li>Preparation and filing of any petition, schedules, statenth Representation of the debtor at the meeting of creditors.</li> <li>[Other provisions as needed]</li> <li>Exemption planning; rendering advice to and filing of motions pursuant to 11 USC</li> </ul>	nent of affairs and plan which and confirmation hearing, a the debtor regarding eff	h may be required; and any adjourned hea ect of reaffirmation	rings thereof;
7. E	By agreement with the debtor(s), the above-disclosed fee dependence on the debtors in any discential any other adversary proceeding.	loes not include the followin hargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any $\epsilon$ ankruptcy proceeding.	greement or arrangement for	r payment to me for re	epresentation of the debtor(s) in
Dated	December 2, 2010		eeley / James R. Ts	
		Kenneth L. Neele Neeley Law Firm	ey / James R. Tsch	udy
		3190 S. Gilbert R	d., Suite 5	
		Chandler, AZ 85: 480.802.4647 Fa		
		info@neeleylaw.		

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

Printed Name(s) of Debtor(s)

Case No. (if known)

## United States Bankruptcy Court District of Arizona

In re	Brian Kenneth Giese Dawn Marie Giese	Case No	).
		Debtor(s) Chapter	13
		N OF NOTICE TO CONSUMER DEBT 342(b) OF THE BANKRUPTCY CODE	OR(S)
		Certification of Debtor	
	I (We), the debtor(s), affirm that I (we)	have received and read the attached notice, as requir	ed by § 342(b) of the Bankruptcy
Code.			
	Kenneth Giese	X /s/ Brian Kenneth Giese	December 2, 2010

Signature of Debtor

 $\boldsymbol{X}$  /s/ Dawn Marie Giese

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Date

Date

December 2, 2010

# **United States Bankruptcy Court District of Arizona**

In re	Brian Kenneth Giese Dawn Marie Giese		Case No.	
	Daim mails olsss	Debtor(s)	Chapter	13
		DECLARATION		
consist		awn Marie Giese, do hereby certify, und		ry, that the Master Mailing List,
Date:	December 2, 2010	/s/ Brian Kenneth Giese		
		Brian Kenneth Giese Signature of Debtor		
Date:	December 2, 2010	/s/ Dawn Marie Giese  Dawn Marie Giese  Signature of Debtor		
Date:	December 2, 2010	/s/ Kenneth L. Neeley / James	es R. Tschudy	
		Kenneth L. Neeley / James   Neeley Law Firm, PLC 3190 S. Gilbert Rd., Suite 5 Chandler, AZ 85286	R. Tschudy	
		480.802.4647 Fax: 480.907	.1648	

ARIZONA DEPARTMENT OF REVENUE SPECIAL OPERATIONS SECTION 1600 W. MONROE, ROOM 720 PHOENIX AZ 85007-2612

BARCLAYS BANK / JUNIPER CARD SERVICES PO BOX 8801 WILMINGTON DE 19899-8801

CHASE BANK USA, N.A. C/O CREDITORS BANKRUPTCY SERVICE P.O. BOX 740933 DALLAS TX 75374

CITIBANK PO BOX 6241 SIOUX FALLS SD 57117

CITIBANK 100 CITIBANK DRIVE SAN ANTONIO TX 78245

FIRST HORIZON HOME LOANS 4000 HORIZON WAY IRVING TX 75063

FIRST TENNESSEE BANK PO BOX 84 MEMPHIS TN 38101

GE MONEY BANK
BANKRUPTCY DEPARTMENT
PO BOX 103106
ROSWELL GA 30076

HFC PO BOX 3425 BUFFALO NY 14240

HSBC / YAMAHA 90 CHRISTIANA ROAD NEW CASTLE DE 19720 Giese, Brian and Dawn -

INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 PHILADELPHIA PA 19114-0326

SAN TAN HEIGHTS HOA 8360 E. VIA DE VENTURA SUITE 100, BLDG. L SCOTTSDALE AZ 85258

SPRINT NEXTEL
BANKRUPTCY DEPARTMENT
PO BOX 7949
OVERLAND PARK KS 66207-0949

TOYOTA FINANCIAL SERVICES PO BOX 8026 CEDAR RAPIDS IA 52409-8026

B22C (Official Form 22C) (Chapter 13) (12/10)

	Brian Kenneth Giese	According to the calculations required by this statement:
In re	Dawn Marie Giese	☐ The applicable commitment period is 3 years.
<i>C</i> N	Debtor(s)	■ The applicable commitment period is 5 years.
Case N	(If known)	■ Disposable income is determined under § 1325(b)(3).
	(II KHOWII)	☐ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part	I. R	EPORT OF INC	COM	<b>IE</b>				
1	Marital/filing status. Check the box that applies and a.   Unmarried. Complete only Column A ("Debter only Column	or's	Income'') for Li	nes 2	2-10.				
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's In All figures must reflect average monthly income received from all sources, derived during the scalendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						Column A  Debtor's Income		Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.						5,920.85	\$	3,799.41
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.								
	a. Gross receipts §	\$	Debtor <b>0.00</b>	\$	Spouse 0.00				
	b. Ordinary and necessary business expenses		0.00		0.00				
		Subt	ract Line b from		a	\$	0.00	\$	0.00
4	b. Ordinary and necessary operating expenses	num s a c	ber less than zero	). Do t IV. \$	Spouse 0.00 0.00	\$	0.00	¢	0.00
		Sub	tract Line b from	LIII	a				
5	Interest, dividends, and royalties.					\$	0.00	\$	0.00
6	Pension and retirement income.					\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					\$	0.00	\$	0.00
8	Unemployment compensation. Enter the amount in However, if you contend that unemployment comper benefit under the Social Security Act, do not list the or B, but instead state the amount in the space below Unemployment compensation claimed to be a benefit under the Social Security Act	nsati amo /:	on received by yo	ou or ensa	your spouse was a tion in Column A	s	0.00		0.00

	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate						
	maintenance payments paid by your spouse, but include all other payments of alimony or						
9	<b>separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of						
	international or domestic terrorism.						
	Debtor Spouse						
	a.	0.00	\$ 0.00				
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9	0.00	Ψ 0.00				
10	in Column B. Enter the total(s).	5,920.85	\$ 3,799.41				
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		9,720.26				
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PER	RIOD					
12	Enter the amount from Line 11	\$	9,720.26				
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the						
	b. \$						
	[c.   \$						
	Total and enter on Line 13	\$	0.00				
14	Subtract Line 13 from Line 12 and enter the result.	\$	9,720.26				
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the numeriter the result.	mber 12 and \$	116,643.12				
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court						
	a. Enter debtor's state of residence: AZ b. Enter debtor's household size:	4 \$	66,030.00				
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  ☐ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.  ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.						
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE I	INCOME					
18	Enter the amount from Line 11.	\$	9,720.26				
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 to any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expendebtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B incompayment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustment separate page. If the conditions for entering this adjustment do not apply, enter zero.    a.	nses of the ome(such as otor's					
	Total and enter on Line 19.	\$	0.00				
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	9,720.26				

21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.						\$	116,643.12	
22	Applic	able median family incom	e. Enter the amount fro	m Lin	ie 16.			\$	66,030.00
	Applic	ation of § 1325(b)(3). Che	ck the applicable box a	nd pro	oceed as	directed.			
23		e amount on Line 21 is mo 25(b)(3)" at the top of page						ined	under §
	☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income in 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part IV. CALCULATION OF DEDUCTIONS FROM INCOME								
		Part IV. CA	ALCULATION (	OF I	DEDU	CTIONS FR	OM INCOME		
		Subpart A: Do	eductions under Sta	ndar	ds of t	he Internal Reve	enue Service (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.  Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the						\$	1,371.00	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						ional Standards for lable at cable number of persons o are 65 years of age or cory that would currently tional dependents whom and enter the result in nd enter the result in Line		
	Person	ns under 65 years of age		Pers	sons 65	years of age or old	der		
	a1.	Allowance per person	60	a2.	Allow	ance per person	144		
	b1.	Number of persons	4	b2.	Numb	er of persons	0		
	c1.	Subtotal	240.00	c2.	Subto	tal	0.00	\$	240.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						his information is e family size consists of	\$	511.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any						this information is e family size consists of urn, plus the number of Ionthly Payments for any		
		IRS Housing and Utilities				\$	1,217.00		
		Average Monthly Payment home, if any, as stated in L	ine 47	y you	II	\$	1,659.90		
		Net mortgage/rental expens				Subtract Line b fr		\$	0.00
26	25B do Standar	Standards: housing and under not accurately computed rds, enter any additional and tion in the space below:	the allowance to which	you a	re entit	led under the IRS I	Housing and Utilities		
	Comeil	non in the space below.						\$	0.00

		Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.				
	ses or for which the operating expenses are	Check the number of vehicles for which you pay the operating expen				
	☐ 1 ■ 2 or more.	included as a contribution to your household expenses in Line 7. $\square$	27A			
\$ <b>724.00</b>	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
φ 124.00						
\$ 0.00	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	21. Check the number of vehicles for which ship/lease expense for more than two	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) ■ 1 □ 2 or more.				
	. IDC I1 C4					
	court); enter in Line b the total of the Average	Enter, in Line a below, the "Ownership Costs" for "One Car" from th (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in L. the result in Line 28. <b>Do not enter an amount less than zero.</b>	28			
	\$ 496.00	a. IRS Transportation Standards, Ownership Costs				
	\$ 255.48	Average Monthly Payment for any debts secured by Vehicle b. 1 as stated in Line 47				
\$ 240.52	Subtract Line b from Line a.	b. 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1				
	court); enter in Line b the total of the Average	Enter, in Line a below, the "Ownership Costs" for "One Car" from th (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b>	29			
	court); enter in Line b the total of the Average	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Litte result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs	29			
	court); enter in Line b the total of the Average ne 47; subtract Line b from Line a and enter  \$ 0.00 \$ 0.00	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47	29			
\$ 0.00	\$ 0.00 \$ Use the control of the Average one 47; subtract Line b from Line a and enter \$ 0.00 \$ Use the control of the Average one 47; subtract Line b from Line a and enter \$ 0.00	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in L. the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2	29			
\$ 0.00 \$ 1,706.00	\$\text{ \cong}\$ \text{ \cong}\$ \text	(available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47	29			
	\$ 0.00 \$ 0.00 \$ Usubtract Line b from Line a.  Subtract Line b from Line a.  \$ come taxes, self employment taxes, social est taxes.  The Enter the total average monthly retirement contributions, union dues, and	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in L the result in Line 29. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in				
\$ 1,706.00	\$\text{0.00}\$\$ \$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employmed deductions that are required for your employment, such as mandatory	30			
\$ 1,706.00 \$ 142.67	\$ 0.00 \$ 0.00 \$ 0.00 \$ Subtract Line b from Line a.  Expense that you actually incur for all federal, come taxes, self employment taxes, social estaxes.  Int. Enter the total average monthly retirement contributions, union dues, and intary 401(k) contributions.  Inthe premiums that you actually pay for term on your dependents, for whole life or for all monthly amount that you are required to	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in L. the result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sal  Other Necessary Expenses: involuntary deductions for employmed deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volutional of the Necessary Expenses: life insurance. Enter total average more life insurance for yourself. Do not include premiums for insurance.	30			
\$ 1,706.00 \$ 142.67 \$ 55.78	\$ 0.00 \$ 0.00 \$ 0.00 \$ Usubtract Line b from Line a.  Subtract Line b from Line a.  Supense that you actually incur for all federal, come taxes, self employment taxes, social is taxes.  Int. Enter the total average monthly retirement contributions, union dues, and intary 401(k) contributions.  Inthe premiums that you actually pay for term on your dependents, for whole life or for all monthly amount that you are required to spousal or child support payments. Do not sysically or mentally challenged child. Enter ion that is a condition of employment and for	(available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale Other Necessary Expenses: involuntary deductions for employmed deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volutionary of the Necessary Expenses: life insurance. Enter total average mor life insurance for yourself. Do not include premiums for insurance any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as	30 31 32			

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 115.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 5,105.97
	Subpart B: Additional Living Expense Deductions	
	Note: Do not include any expenses that you have listed in Lines 24-37	
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
39	a. Health Insurance \$ 149.00	
	b. Disability Insurance \$ 7.90	
	c. Health Savings Account \$ 0.00	
	Total and enter on Line 39	\$ 156.90
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:	
	<u>\$</u>	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 25.00
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 125.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 50.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$ 301.00

#### **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts 47 scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Name of Creditor Property Securing the Debt Average Does payment Monthly include taxes Payment or insurance 3330 W. White Canyon Rd. Queen Creek, AZ 85242 **First Horizon Home** 2273 Sq. Ft. Single Family ■yes □no Loans 1,584.90 Residence 2007 Yamaha Moto Cross \$ □ves ■no b. Hsbc / Yamaha 135.33 YZ450FW Dirtbike 3330 W. White Canyon Rd. Queen Creek, AZ 85242 2273 Sq. Ft. Single Family San Tan Heights HOA **75.00** □yes ■no Residence Toyota Financial 2007 Toyota 4Runner SR5 (75K □yes ■no 255.48 d. Services Miles) Total: Add Lines 2,050.71 Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the 48 payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 3330 W. White Canvon Rd. Queen Creek, AZ 85242 2273 Sq. Ft. Single Family a. First Horizon Home Loans \$ 250.00 Residence Total: Add Lines 250.00 Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as 49 priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do** not include current obligations, such as those set out in Line 33. 0.00 Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. 2.780.00 50 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of 10.00 the bankruptcy court.) Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b 278.00 51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. 2,578.71 **Subpart D: Total Deductions from Income** 8,342.58 52 **Total of all deductions from income.** Enter the total of Lines 38, 46, and 51. Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) 53 Total current monthly income. Enter the amount from Line 20. 9,720.26

	C					
54	<b>Support income.</b> Enter the monthly average of any child supayments for a dependent child, reported in Part I, that you r law, to the extent reasonably necessary to be expended for su	ey \$ <b>0.00</b>				
55	<b>Qualified retirement deductions.</b> Enter the monthly total o wages as contributions for qualified retirement plans, as specified in § 362(b)(19).	of \$ <b>848.36</b>				
56	Total of all deductions allowed under § 707(b)(2). Enter the	he amount from Line 52.	\$ 8,342.58			
	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circum of necessary, list additional entries on a separate page. Total provide your case trustee with documentation of these exports the special circumstances that make such expense necessary.	nstances and the resulting expenses in lines a-c belo the expenses and enter the total in Line 57. You mu penses and you must provide a detailed explanation	w. ust			
57	Nature of special circumstances	Amount of Expense				
	a.	\$	_			
	b. c.	\$	_			
	C.	Total: Add Lines	s 0.00			
58 59	result.					
			\$ 529.32			
	Part VI. ADDITION	NAL EXPENSE CLAIMS	Φ 0_0.0_			
	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.	NAL EXPENSE CLAIMS  ot otherwise stated in this form, that are required for iditional deduction from your current monthly incor	the health and welfare ne under §			
60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a	NAL EXPENSE CLAIMS  ot otherwise stated in this form, that are required for iditional deduction from your current monthly incor separate page. All figures should reflect your avera	the health and welfare ne under § ge monthly expense for			
60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.  Expense Description  a.	NAL EXPENSE CLAIMS  ot otherwise stated in this form, that are required for iditional deduction from your current monthly incor separate page. All figures should reflect your avera	the health and welfare ne under § ge monthly expense for			
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60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.    Expense Description   a.   b.   c.   d.	NAL EXPENSE CLAIMS  of otherwise stated in this form, that are required for iditional deduction from your current monthly incorreseparate page. All figures should reflect your averation of the second of the secon	the health and welfare ne under § ge monthly expense for			
60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.    Expense Description   a.   b.   c.   d.	NAL EXPENSE CLAIMS  of otherwise stated in this form, that are required for ditional deduction from your current monthly incor separate page. All figures should reflect your averation of the separate page.  Monthly Amou	the health and welfare ne under § ge monthly expense for			
60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total: Add Li	NAL EXPENSE CLAIMS  of otherwise stated in this form, that are required for iditional deduction from your current monthly incorreseparate page. All figures should reflect your averation of the second of the secon	the health and welfare ne under § ge monthly expense for			
60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total: Add Li	MAL EXPENSE CLAIMS  of otherwise stated in this form, that are required for ditional deduction from your current monthly incorseparate page. All figures should reflect your averation as a separate page.  Monthly Amounts  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	the health and welfare ne under § age monthly expense for			
60	Other Expenses. List and describe any monthly expenses, no of you and your family and that you contend should be an ad 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a each item. Total the expenses.    Expense Description   a.   b.   c.   d.   Total: Add Li	MAL EXPENSE CLAIMS  of otherwise stated in this form, that are required for ditional deduction from your current monthly incorseparate page. All figures should reflect your averation as a separate page.  Monthly Amounts  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	the health and welfare ne under § age monthly expense for not			

## **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period **06/01/2010** to **11/30/2010**.

## Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Southwest Airlines

Income by Month:

6 Months Ago:	06/2010	\$6,575.69
5 Months Ago:	07/2010	\$5,873.00
4 Months Ago:	08/2010	\$5,873.00
3 Months Ago:	09/2010	\$5,593.90
2 Months Ago:	10/2010	\$4,733.30
Last Month:	11/2010	\$6,876.19
	Average per month:	\$5,920.85

## **Current Monthly Income Details for the Debtor's Spouse**

## **Spouse Income Details:**

Income for the Period **06/01/2010** to **11/30/2010**.

## Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Southwest Airlines

Income by Month:

6 Months Ago:	06/2010	\$1,859.15
5 Months Ago:	07/2010	\$7,086.76
4 Months Ago:	08/2010	\$3,150.31
3 Months Ago:	09/2010	\$4,366.27
2 Months Ago:	10/2010	\$3,405.76
Last Month:	11/2010	\$2,928.19
	Average per month:	\$3,799.41